



Order Filed on July 5, 2016 by
Clerk, U.S. Bankruptcy Court -
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
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Attorneys for Secured Creditor
HSBC Bank USA, National Association as trustee on
behalf of the holders of the OPTEMAC Asset-Backed
Pass-Through Certificates, Series 2006-1

In Re:
Iziah Lockett & Vida Lockett

Debtors.

Case No.: 14-14064-SLM

Adv. No.:

Hearing Date: 6/22/2016 @ 9:00 a.m.

Judge: Stacey L. Meisel

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: July 5, 2016

A handwritten signature in cursive script, reading "Stacey L. Meisel".
Honorable Stacey L. Meisel
United States Bankruptcy Judge

(Page 2)

Debtors: Iziah Lockett & Vida Lockett

Case No: 14-14064-SLM

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, HSBC Bank USA, National Association as trustee on behalf of the holders of the OPTEMAC Asset-Backed Pass-Through Certificates, Series 2006-1, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 8 Hudson Avenue, East Orange, NJ 07018, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and David Witherspoon, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 15, 2016, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due May 2016 through June 2016 with \$544.65 in suspense for a total post-petition default of \$2,263.36 (1 @ \$1,245.38; 1 @ \$1,204.32; Late charges 2 @ 56.34, 2 @ 61.58, 1 @ 62.26, 1 @ 60.21; less suspense of \$544.65); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,263.36 will be paid by Debtors remitting, in addition to their regular monthly mortgage payment, \$377.22 per month for 5 months and \$377.26 for 1 month, which additional payments shall begin on July 1, 2016 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2016, directly to Secured Creditor care of its servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtors' Chapter 13 plan; and

(Page 3)

Debtors: Iziah Lockett & Vida Lockett

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.